## UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF FLORIDA JACKSONVILLE DIVISION

In re:	Case No.: 3-12-bk-05991-JAF
ROLAND LEE KRINGLE and BETH SUE KRINGLE,	Chapter 11
Debtors.	

## ORDER GRANTING MOTION TO DETERMINE SECURED STATUS AND STRIP LIEN

This case is before the Court on the Motion to Determine Secured Status of CitiBank, N.A. and/or Mortgage Electronic Registration Systems, Inc., as nominee/Mortgagee (Doc. No. 113) (the "Motion") filed by Roland Lee Kringle and Beth Sue Kringle (the "Debtors"), and the Court, having considered Motion, and considering the Motion was served with the negative notice legend pursuant to Local Rule 2002-4, and having neither heard nor received any opposition to the relief requested by the Motion within the time stated by the Motion, it is

## **ORDERED**

- 1. The Motion is granted.
- 2. The collateral, being real property located at 14628 Camberwell Lane North, Jacksonville, Florida (the "Collateral"), is encumbered by a valid first mortgage lien (the "First Mortgage"), having an unpaid principal balance at the time this Order is entered which exceeds the value of the Collateral.
  - 3. The Collateral is more particularly described as follows:

LYING AND BEING LOCATED IN THE CITY OF JACKSONVILLE, COUNTY OF DUVAL, STATE OF FLORIDA; ALL THAT CERTAIN PARCEL OR TRACT OF LAND KNOWN AS: LOT 314 HATTON CHASE UNIT THREE, ACCORDING TO PLAT THEREOF AS

## RECORDED IN PLAT BOOK 52, PAGES 24 THROUGH 24D, OF CURRENT THE PUBLIC RECORDS OF DUVAL COUNTY, FLORIDA.

- 4. The Collateral is also encumbered by a junior lien recorded at book 13483 and page 529 of the Official Public Records of Duval County, Florida (the "Second Mortgage"), which, as of the date of this Order, has no value over and above the First Mortgage upon which the Second Mortgage can attach.
- 5. Pursuant to 11 U.S.C. § 506(a), the Second Mortgage is wholly unsecured and is avoided and extinguished.

DONE and ORDERED in Jacksonville, Florida, this 25th day of February, 2014

Jerry A. Funk

United States Bankruptcy Judge

O. Frenk

Julianna E. Groot is directed to serve a copy of this order on interested parties and file a proof of service within 3 days of entry of the order.

PECCEDED IN THE US BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF FLORIDA.

JACKSONVILLE DIVISION

J.B. VOL. 54, NO. 7900